

EXHIBIT E

Doc No: 00220516
Book: 12284 Page: 241**FORECLOSURE DEED UNDER POWER OF SALE IN MORTGAGE**

Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2, with a mailing address of 350 Park Ave 20th Floor, New York, NY 10022, as holder of a mortgage made and executed by Dolores Cepeda given to Bank of America, N.A. dated December 22, 2006 and recorded with the City of Providence Land Evidence Records at Book 8462, Page 326, by the power conferred by the mortgage and by every other power thereunto enabling, for TWO HUNDRED FIFTY THOUSAND DOLLARS AND 0/100 (\$250,000.00) paid, grants to Sahara Property Management, LLC, with an address of 350 Park Ave 20th Floor, New York, NY 10022, the premises conveyed by said mortgage, and being more particularly described on **Attached Exhibit A**.

This transfer of property is such that there are no net proceeds subject to the withholding provisions of R.I.G.L. 44-30-71.3 because there was no net gain or surplus proceeds derived from the foreclosure sale.

Witness my hand this 14 day of February, 20 19.

See Power of Attorney recorded herewith Wilmington Trust, National Association,
not in its individual capacity, but solely as
trustee for MFRA Trust 2014-2
By Orlans PC, Its Attorney-in-Fact

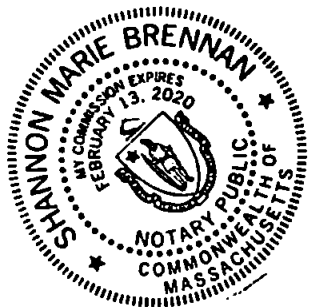
For signatory authority, see Delegation of Authority and Appointment recorded with the City of Providence Land Evidence Records at Book 12131 Page 292.

By: [Signature]
Matthew Dailey, Esq., Authorized
Signatory, Real Property of Orlans PC

COMMONWEALTH OF MASSACHUSETTS

MIDDLESEX, SS

On this 14th day of February, 20 19, before me, the undersigned Notary Public, personally appeared, Matthew Dailey, Esq., Authorized Signatory, Real Property, of Orlans PC, as Attorney-in-fact for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2, who is either personally known to me, or proved to me through satisfactory evidence of identification, to be the person who signed the preceding or attached document, and acknowledged to me that he/she executed the same for its stated purpose as the free act and deed of Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2.



[Signature]
Notary Public
My Commission Expires: 2/13/20

Return to:
Orlans PC
P.O. Box 5041
Troy, MI 48007
File Number: 674/18-001293/FORD_DR

REAL ESTATE RECORDS
MIDDLESEX COUNTY
MASSACHUSETTS
664423
TAX \$ 1150
DATE 2-15-19
[Signature]

Exhibit A

That certain tract or parcel of land, with all the building and improvements thereon, situated on the southwesterly or westerly side of Dexter Street in the City of Providence and State of Rhode Island, bounded and described as follows:

Beginning at a point on the southwesterly side of Dexter Street three hundred forty seven (347) feet southeasterly from the southerly or southwesterly corner of Cranston Street and said Dexter Street, said point of beginning being the easterly corner of land now or lately of Westside Associates, L.P. and the northerly corner of the premises hereby described; thence running southeasterly bounding northeasterly on said Dexter Street fifty and 06/100 (50.06) feet, more or less, to land now or lately of Matilda Bean; thence turning and running southwesterly bounding southeasterly on said Bean land one hundred (100) feet to land now or lately of Providence Redevelopment Agency; thence turning and running northwesterly bounding southwesterly on said Providence Redevelopment Agency land in part, and in part on land now or lately of Michelle Anglin., in all fifty and 06/100 (50.06) feet, more or less, to land now or lately of Westside Associates, L.P.; thence running and turning northeasterly bounding northwesterly on said Westside Associates, L.P. land, one hundred (100) feet to the point and place of beginning.

Property Address:
177 Dexter Street
Providence, RI 02907
PLAT 31 LOT 147

RE: 177 Dexter Street, Providence, RI 02907

Return to:
Orlans PC
P.O. Box 5041
Troy, MI 48007
File Number: /674/18-001293/FORD_DR

RE: 177 Dexter Street, Providence, RI 02907

AFFIDAVIT OF SALE UNDER POWER OF SALE OF MORTGAGE

I, Matthew Dailey, Esq., Authorized Signatory, Real Property, of Orlans PC, as attorney for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 (the "Lender") named in the foregoing deed, make oath and say that the principal and interest obligation mentioned in the mortgage above referred to was not paid or tendered or performed when due prior to the sale, that the Lender published on December 17, 2018, December 24, 2018, and December 31, 2018 in the Providence Journal, a public newspaper published in Providence and circulated in Providence, in accordance with the provisions of the mortgage, a notice of which the following is a true copy:

SEE ATTACHED EXHIBIT B

I certify that in accordance with the terms of said mortgage and pursuant to R.I.G.L. § 34-11-22 and § 34-27-4,, as amended, notice of the time and place of the foreclosure sale was mailed to the mortgagor(s) on November 15, 2018 by certified mail, return receipt requested, at the address of the real estate, at the mortgagor's address listed with the tax assessor's office for the City of Providence, if different from the property address; at the last known address of the mortgagor(s); and at any other address the mortgagor may have designated by written notice to the mortgagee. Such notice contained a copy of the text of R.I.G.L. § 34-27-4(d), printed in 12 point type and fully complied with all requirements of R.I.G.L. § 34-27-4(c). I certify that such notice was sent at least thirty (30) days prior to the first publication, including the day of mailing in the computation.

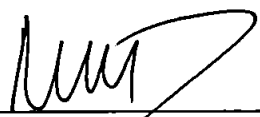
Pursuant to the notice, the auction took place on January 7, 2019 at 3:00 PM at which time and place upon the mortgaged premises, the Lender sold the mortgaged premises at public auction by Hollie Curtis, a licensed auctioneer, of Towne Auction Company LLC, to the highest bidder Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2, with an address of 350 Park Ave 20th Floor, New York, NY 10022 for TWO HUNDRED FIFTY THOUSAND DOLLARS AND 0/100 (\$250,000.00) paid, being the highest bid made therefore at said auction.

I further make affidavit and say that I am familiar with the contents of the Servicemembers Civil Relief Act, that to the best of my knowledge and information and belief, the record owner(s) of the property described in said mortgage, namely Dolores Cepeda, were not "persons" in the Military Service of the United States of America as defined by the Servicemembers Civil Relief Act, and were not in the "Military Service" as defined by said Act at the time of the commencement of the within foreclosure proceeding, or at the time of sale under the power given by said mortgage or at any time within the period of one calendar year immediately preceding said sale, and that the above facts have been ascertained after investigation duly made.

Said bid was then assigned to Sahara Property Management, LLC, as evidenced by Assignment of Bid recorded herewith as Exhibit C.

See Power of Attorney recorded herewith

For signatory authority, see Delegation of Authority and Appointment recorded with the City of Providence Land Evidence Records at Book 12131 Page 292.


Matthew Dailey, Esq., Authorized Signatory,
Real Property of Orlans PC

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COMMONWEALTH OF MASSACHUSETTS

MIDDLESEX, SS

On this 14th day of February, 20 19, before me, the undersigned Notary Public, personally appeared, Matthew Dailey, Esq., Authorized Signatory, Real Property of Orlans PC, proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person whose name is signed on the preceding or attached document, and who swore or affirmed to me that the contents of this document are truthful and accurate to the best of his/her knowledge and belief.




Shannon Marie Brennan, Notary Public
My Commission Expires: 2/13/20

RE: 177 Dexter Street, Providence, RI 02907

Return to:
Orlans PC
P.O. Box 5041
Troy, MI 48007
File Number: /674/18-001293/FORD_DR

Doc No: 00220516
Book: 12284 Page: 245

Exhibit B

ATTACHED TO AND FORMING A PART OF A FORECLOSURE DEED UNDER POWER OF SALE IN MORTGAGE AND AFFIDAVIT OF SALE UNDER POWER OF SALE IN MORTGAGE FOR PROPERTY LOCATED AT 177 DEXTER STREET, PROVIDENCE, RI 02907

**MORTGAGEE'S
NOTICE OF SALE
OF REAL ESTATE
177 DEXTER STREET,
PROVIDENCE, RI 02907**

The premises described in the mortgage will be sold subject to all encumbrances and prior liens on January 7, 2019 at 3:00 PM on the premises, by virtue of the power of sale contained in a mortgage by Dolores Cepeda dated December 22, 2006 and recorded with the City of Providence Land Evidence Records at Book 8462, Page 326, the conditions of said mortgage having been broken.

TERMS OF SALE:

A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) in the form of a certified check, bank treasurer's check, or money order will be required to be delivered at or before the time the bid is offered. The description of the premises contained in said mortgage shall control in the event of an error in this publication. Other terms will be announced at the sale.

**ORLANS PC
Attorney for the Present
Holder of the Mortgage
PO Box 540540
Waltham, MA 02454
Phone: (781) 790-7800
18-001293**

RE: 177 Dexter Street, Providence, RI 02907

Return to:
Orlans PC
P.O. Box 5041
Troy, MI 48007
File Number: /674/18-001293/FORD_DR

Doc No: 00220516
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EXHIBIT C

ASSIGNMENT OF BID

Whereas, Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2, ("Assignor"), was the highest bidder at the public sale of property located at 177 Dexter Street, Providence, RI 02907, which sale was made on the premises hereinabove described on January 7, 2019 at 3:00 PM by Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 ("Mortgagee"), by virtue and in execution of the Power of Sale contained in a certain Mortgage given by Dolores Cepeda to Bank of America, N.A., dated December 22, 2006 and recorded with the City of Providence Land Evidence Records at Book 8462, Page 326, of which Mortgage the undersigned is the present holder.

FOR VALUE RECEIVED, the undersigned Assignor unconditionally sells, assigns, and sets over unto Sahara Property Management, LLC, with an address of 350 Park Ave 20th Floor, New York, NY 10022, ("Assignee"), all of the Assignor's right, title and interest in and to said bid for the said property with the right to said Assignee to take and receive title thereto by conveyance directly from said Mortgagee pursuant to its power and authority under and by virtue of the aforesaid Mortgage.

Executed as a sealed instrument this 14 day of February, 2019.

See Power of Attorney recorded herewith Wilmington Trust, National Association,
not in its individual capacity, but solely as
trustee for MFRA Trust 2014-2
By Orlans PC, Its Attorney-in-Fact

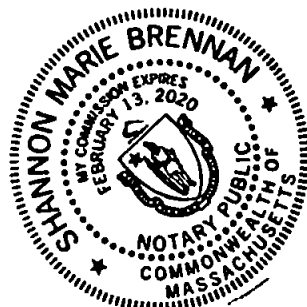
For signatory authority, see Delegation of Authority and Appointment recorded with the City of Providence Land Evidence Records at Book 12131 Page 292.

By: [Signature]
Matthew Dailey, Esq., Authorized Signatory, Real Property of Orlans PC

COMMONWEALTH OF MASSACHUSETTS

MIDDLESEX, SS

On this 14th day of February, 2019, before me, the undersigned Notary Public, personally appeared, Matthew Dailey, Esq., Authorized Signatory, Real Property, of Orlans PC, as Attorney-in-fact for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2, who is either personally known to me, or proved to me through satisfactory evidence of identification, to be the person who signed the preceding or attached document, and acknowledged to me that he/she executed the same for its stated purpose as the free act and deed of Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2.



[Signature]
Notary Public
My Commission Expires: 2/13/20

Return to:
Orlans PC
P.O. Box 5041
Troy, MI 48007
File Number: /674/18-001293/FORD_DR

RE: 177 Dexter Street, Providence, RI 02907

Doc No: 00220516
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**AFFIDAVIT OF COMPLIANCE WITH CONDITIONS
PRECEDENT TO ACCELERATION AND SALE**

Property Address: 177 Dexter Street, Providence, RI 02907

Mortgagor: Dolores Cepeda

Mortgage Information: Dolores Cepeda to Bank of America, N.A., dated December 22, 2006 recorded with the City of Providence Land Evidence Records in Book 8462, Page 326 on December 26, 2006. Assigned to Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 by assignment recorded on November 2, 2017 with the said Land Evidence Records in Book 11873, Page 162.

Foreclosing Mortgagee: Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2

Foreclosure Sale Date: January 7, 2019

The undersigned, Kimberly Cruz, having personal knowledge of the facts herein stated, under oath deposes and says as follows:

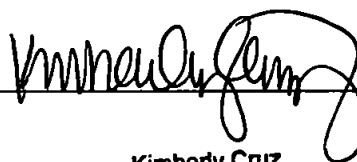
1. I am an officer or employee of Fay Servicing, LLC, a duly authorized agent of Foreclosing Mortgagee, where I hold the office or title of Vice President. Fay Servicing, LLC is the current servicer of the above-referenced mortgage loan.
2. In the regular course of my job responsibilities, I am familiar with Fay Servicing, LLC's business processes and procedures and the methods by which Fay Servicing, LLC's business records are made and maintained. I have acquired personal knowledge of the information contained in this affidavit as a result of my review of Fay Servicing, LLC's business records pertaining to the above-referenced mortgage, which include data compilations, electronically imaged documents, and servicing and loan payment histories. These records are reliable because they are made at or near the time of the activity and transactions reflected in the records, by or from information transmitted by persons with knowledge of the activity and transactions, and are kept in the course of Fay Servicing, LLC's regularly conducted business activities. To the extent records related to the loan come from another entity, those records have been integrated into and are now a part of Fay Servicing, LLC's business records maintained in the ordinary course, and have been relied on by Fay Servicing, LLC. It is the regular practice of Fay Servicing, LLC to make and maintain these records as part of its mortgage servicing obligations and operations.
3. Based upon my review of the business records of Fay Servicing, LLC, I certify that prior to accelerating the above-referenced mortgage loan Notice(s) of Default to the Mortgagor(s) has/have been given in strict compliance with the notice requirements set forth in the mortgage.

Signed under the pains and penalties of perjury this 11th day of January 2019.

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Book: 12284 Page: 248

See Limited Power of Attorney
recorded herewith.

Fay Servicing, LLC, as attorney in fact for
Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee for MFRA
Trust 2014-2

By: 

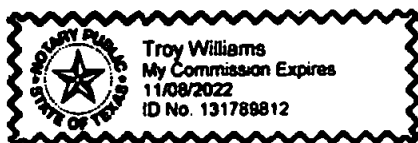
Name: Kimberly Cruz

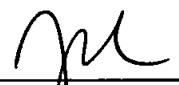
Title: Vice President

STATE OF Texas
Dallas COUNTY, ss

On this 11th day of January, 2019, before me, the undersigned notary public,
personally appeared Kimberly Cruz of Fay Servicing, LLC, proved to
me through satisfactory evidence of identification, which were
personally known, to be the person who signed the preceding or attached
document in my presence, and who swore or affirmed to me that the contents of the document
are truthful and accurate to the best of (his) (her) knowledge and belief.

[SEAL]



Name:  • Troy Williams
Notary Public
My Commission Expires: 11-08-22

Doc No: 00220516
Book: 12284 Page: 249

AFFIDAVIT OF COMPLIANCE
Under Rhode Island General Laws
§34-27-3.1

Mortgagor: Dolores Cepeda

Property Address: 177 Dexter Street, Providence, RI 02907

Mortgage Reference: Providence Land Evidence Records Book 8462 Page 326

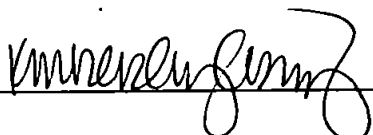
Affidavit of Compliance with Rhode Island General Laws Chapter 34-27-3.1

The undersigned hereby makes oath and say that I am the (title) Vice President of Fay Servicing, LLC, as attorney in fact for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2, the party which caused the sale mentioned in the preceding foreclosure deed to be made; and that on September 26, 2018, which date is no less than forty-six (46) days prior to initiating foreclosure Fay Servicing, LLC, as attorney in fact for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 caused to be mailed by first class mail written notice of default and the mortgagee's right to foreclose and Notice of Availability of Mortgage Counseling in compliance with R.I. General Laws Chapter § 34-27-3.1 (a) and (b); addressed to the mortgagor at the address of the real estate and, if different, at the address designated by the mortgagor, by written notice to the mortgagee, as the mortgagor's address for receipt of notices,

Signed under the pains and penalties of perjury this 6th day of February, 2019

See Limited Power of Attorney
recorded herewith.

Fay Servicing, LLC, as attorney in fact for
Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee for MFRA
Trust 2014-2

By: 

Name: Kimberly Cruz

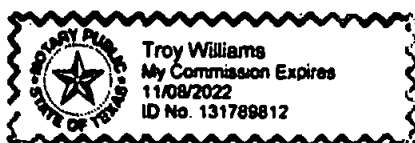
Title: Vice President

STATE OF Texas

COUNTY OF Dallas

On this 06 day of February, 2019 before me, the undersigned notary public, personally appeared Kimberly Cruz, of Fay Servicing, LLC proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person whose name is on the preceding or attached document, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of their knowledge and belief.

[SEAL]



Return To:
Orlans PC
P.O. Box 5041
Troy, MI 48007
File Number 18-001293

Name:  Troy Williams
Notary Public

My Commission Expires: Nov. 08-22

Doc No: 00220516
Book: 12284 Page: 250

APPENDIX C
CERTIFICATE OF COMPLIANCE WITH MEDIATION REQUIREMENT
PURSUANT TO R.I. GEN. LAWS § 34-27-3.2

I, William Martinelli, of Rhode Island Housing, certify as follows:

1. Bank Of America, N.A is the holder of the mortgage given by Dolores Cepeda, located at 177 Dexter Street, Providence, RI 02907 (the "Mortgage").
2. Dolores Cepeda was properly served with the Notice of Mediation Conference pursuant to R.I. Gen. Laws § 34-27-3.2.
3. Rhode Island Housing served as the Mediation Coordinator defined in R.I. Gen. Laws § 34-27-3.2 and Department of Business Regulation Banking Regulation 5 regarding the Mortgagee's potential foreclosure proceedings.
4. Bank Of America, N.A has paid all fees and penalties required under R.I. Gen. Laws § 34-27-3.2 subsections (d)(1) and (f).
5. For the reasons set forth below, the Mortgagee is authorized to proceed with the foreclosure action, including recording of the foreclosure deed [check one box below]:
 - ☒ After two attempts by the Agency to contact the Mortgagor, the Mortgagor failed to respond to the request of the Agency to appear for the Mediation Conference or otherwise participate in the Mediation Conference.
 - ☐ The Mortgagor failed to comply with the requirements of R.I. Gen. Laws § 34-27-3.2.
 - ☐ The parties been unable to reach an agreement to renegotiate the loan in order to avoid a foreclosure through the Mediation Conference, despite the Mortgagee's good faith efforts as noted on Attachment 1.
6. I am authorized by the Agency to issue this Certificate.



William Martinelli
Mediation Coordinator
January 04, 2017

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 Book: 12284 Page: 250 A

ATTACHMENT 1

Good Faith Determination

The Mortgagee, or its authorized representative, has made a good faith effort to reach agreement with the Mortgagor to renegotiate the terms of the Mortgage in an effort to avoid foreclosure. The Mortgagee's good faith is evidenced by the following factors [check all applicable boxes]:

- ☒ Mortgagee provided the Notice of Mediation Conference to the Mortgagor as required by R.I. Gen. Laws § 34-27-3.2.
- ☐ Mortgagee designated an agent authorized to participate in the Mediation Conference on its behalf, and with authority to agree to a Workout Agreement on behalf of Mortgagee.
- ☐ Mortgagee made reasonable efforts to respond in a timely manner to requests for information from the Mediation Coordinator, Mortgagor, or counselor assisting the Mortgagor.
- ☐ Mortgagee analyzed and responded to the Workout Agreement submitted by the Mortgagor and/or Mediation Coordinator within fourteen days of the Workout Agreement.
- ☐ If the Mortgagee declines to accept the Mortgagor's Workout Agreement, the Mortgagee provided written, detailed statement of its reasons for rejecting the proposal within fourteen (14) days.
- ☐ If the Mortgagee declines to accept the Mortgagor's Workout Agreement, the Mortgagee offered, in writing within fourteen (14) days, to enter into an alternative work-out/disposition resolution proposal that would result in a material net financial benefit to the Mortgagor as compared to the terms of the Mortgage.
- ☐ Other facts demonstrating Mortgagee's good-faith [please specify]:

RECEIVED:

Providence
 Received for Record
 Feb 15, 2019 at 01:00P
 Document Num: 00220516
 John A Murphy
 Recorder of Deeds

18-001293